Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15 15:22:28 Desc Exhibit Page 1 of 32

Exhibit

Joseph M. Ramirez, III & Associates P.O. Box 22264 Chattanooga, TN 37422-2264

02/03/2015

Phillip C. & Nekolia Burke 1860 Richmond Lane Chattanooga, TN 37421

RE:

1860 Richmond Lane

1860 Richmond Lane

Chattanooga, TN 37421-2772

File No. 02032015001

Case No. Burke

Dear Mr. & Mrs. Burke

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

1860 Richmond Lane, Chattanooga, TN 37421-2772

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 01/10/2015 is:

\$ 108,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

ignature: you

Joseph M. Ramirez, III

Exhibit Page 2 of 32

#### APPRAISAL REPORT

OF



1860 Richmond Lane Chattanooga, TN 37421-2772

#### PREPARED FOR

Phillip C. & Nekolia Burke 1860 Richmond Lane Chattanooga, TN 37421

AS OF

01/10/2015

### PREPARED BY

Joseph M. Ramirez, III & Associates P.O. Box 22264 Chattanooga, TN 37422-2264

Joseph M. Ramirez, III & Associates File No. 02032015001

Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15 15:22:28 Desc Exhibit Page 3 of 32

**INVOICE** 

Invoice #:

Invoice Date: 02/03/2015 Fee: 0.00 Due Date: 02/04/2015

Lender or Client: Phillip C. & Nekolia Burke 1860 Richmond Lane Chattanooga, TN 37421 Borrower:

1860 Richmond Lane 1860 Richmond Lane Chattanooga, TN 37421-2772

1004 URA R Residential Appraisal
- Client paid \$350 (as of 01/10/2015)

Cost \$ 350.00 \$ -350.00 \$

\$ \$

Total Amount Due: \$ 0.00

Terms:

Please remit payment to:

Joseph M. Ramirez, III Joseph M. Ramirez, III & Associates P.O. Box 22264 Chattanooga, TN 37422-2264

Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15 15:22:28 Desc

	The surmore of this summary convoiced monet	in to provide the l	andar/aliant with an accu		by supported opin	ion of the market value o	f the pubinet property				
	The purpose of this summary appraisal report Property Address 1860 Richmond Lane				hattanooga		p Code 37421-2772				
	Borrower 1860 Richmond Lane		r of Public Record		Nekolia Burke		Hamilton				
	Legal Description Lot #1, Princeton Cou		TOTT BOILD TROCOTO	T minp O. G	HEROIIG DUIKE	County	Tramitori				
	Assessor's Parcel # 159G A 001.06	T Odbarrision		Ta	ax Year 2	2014 R.E. Taxe	s\$ 2,570.08 +/-				
	Neighborhood Name Princeton Court		N.	Map Reference	04-East Bra		The state of the s				
		acant Special Ass		/A	PUD HOA\$		per year per month				
3	Property Rights Appraised X Fee Simple				100 110/14	1473	The least the last				
_	Assignment Type Purchase Transaction		e Transaction X Other	(describe) Fede	ral Bankruntcy	Court proceeding					
	Lender/Client Phillip C. & Nekolia Burke		Address 1860 Richi								
	Is the subject property currently offered for sa						Yes X No				
	Report data source(s) used, offerings price(s)										
	I did X did not analyze the contract	for sale for the si	ubject purchase transacti	on. Explain the resu	ults of the analysis	of the contract for sale of	or why the analysis was not				
	performed. N/A										
D.											
2	Contract Price \$ N/A Date of C	Contract N/A	Is the property selle	er the owner of publ	ic record? X	es No Data Source	e(s) CRS				
Ξ	Is there any financial assistance (loan charge	es, sale concession	ns, gift or downpayment	assistance, etc.) to	be paid by any pa	arty on behalf of the borro	wer? Yes X No				
8	If Yes, report the total dollar amount and desc	cribe the items to	be paid.			24 1. 144					
	Note: Race and the racial composition of t	he neighborhoo					1				
	Neighborhood Characteristics			lousing Trends		One-Unit Housing	Present Land Use %				
			erty Values Increasi	The same of the sa	Declining	PRICE AGE	One-Unit 87 %				
8			and/Supply Shortag			\$ (000) (yrs)	2-4 Unit 2 %				
우	The state of the s			mths X 3-6 mths		165 Low New					
E S	Neighborhood Boundaries The subject pr					300+ High 30	Commercial 4 %				
E	Jenkins Road, South by East Brainer					190 Pred. 15	Other 5 %				
늄	Neighborhood Description The general a subject property is located in a stable	morket with et	properties located in	opping schools	recreational fr	verage appear to the	lice and fire protection				
				iopping, schools	s, recreational la	scillues, adequate po	nice and the protection				
	which are all conveniently located ne.  Market Conditions (including support for the a			actimated to be	3 to 6 months	Market conditions ar	o deemed to be stable				
	with supply and demand in balance.										
	comparable listings and sales - similar										
	Dimensions 100.03x7		Area 7,602				Average				
	Specific Zoning Classification	R-1		R-1, Residenti							
	Zoning Compliance X Legal Legal N				gal (describe)						
	Is the highest and best use of subject property					X Yes No If No.	describe. The highest				
	and best use for the subject property										
	Utilities Public Other (describe)		Public Other (des		Off-site Imp	rovements-Type	Public Private				
쁜	Electricity X	Water	X		Street Aspha	lt	X				
	Gas X	Sanitary Se	wer X		Alley N/A						
O	FEMA Special Flood Hazard Area Yes X No FEMA Flood Zone X500 FEMA Map # 47065C0369F FEMA Map Date 11/07/2002										
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Case 1:15-bk-10724-NWW

Doc 30-2 Filed 05/27/15 Entered 05/27/15 Lts:22:28 Desc Uniform Registential Appears of Region 1.5 Lts:22:28

							the subject neighbo in the past twelve r					65,000	to\$	250,		000+
FEATURE		SUBJE					SALE#1				ALE#2	C	OMPAR			
Address 1860 Ric	chmon	d Lane			1830	Richm	ond Lane	2623	Chu	ırchill (	owns Circle		894	9 Fulle	er Ro	ad
Chattanooga	a, TN 3	7421-	2772		Chattar	nooga,	TN 37421	Ch	attar	nooga,	TN 37421		Chatta	nooga,	TN	37421
Proximity to Subject					0.0	02 mile	s SW		2.	81 mil	es N		1.	99 mile	es S	E
Sale Price	Sale Price \$ N/A			\$ 199,900 \$ 170,000						\$		176,850				
Sale Price/Gross Liv. Area			\$				\$ 66.86 sq. ft.									
Data Source(s)	M	LS, CF	15		ML	S#12	04088		ML	S#12	09971	MLS # 1204438			38	
Verification Source(s)	Persor	nal Insy	pection	(	CRS, M	ILS Da	ta Sources	CF	S, M	LS Da	a Sources	(	CRS, M	LS Da	ta S	ources
VALUE ADJUSTMENTS	DES	SCRIPT	ION	DI	ESCRIP	TION	+(-) \$ Adjustment	DESC	RIPTI	ION	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-)	\$ Adjustm
Sale or Financing					Other				er/RI				Other			
Concessions		l-market market and			one Kn				e Kno				one Kn		-	
Date of Sale/Time					2/12/20				22/20				5/09/20	******	-	
Location		verag	-	-	Averag				/erag				Averag		-	
Leasehold/Fee Simple		e Simp			ee Sim	-			Sim		F 000		ee Sim		-	
Site		02 Sq.		_	52 Sq.			18,633			-5,000	-	36 Sq.			
View Cot (a)		verag	-		Averag				verag			-	Averag		-	
Design (Style)	-	.5-Stor			1.5-Sto				5-Sto				1.5-Sto		-	-
Quality of Construction	SK	ding/Br	ICK	3	iding/B	rick		Sidi	ng/Bi	TICK		3	12	HCK		
Actual Age Condition	Cont	16 of Re	naire	-	14 Average	10	-63,000	Λ.	verag	10	-63,000	-	Averag	18	-	-63,0
Above Grade	Total		Baths	Total	Bdrms.	Baths	-03,000	Total B		Baths	-00,000		Bdrms.	Baths	1	-00,0
Room Count	6	3	2/1	7	3	2/1		6	3	2/2	-2,500		5	3/1	-	-5,0
Gross Living Area	-	048	sq. ft.		402	sq. ft.	-17,700	-		sq. ft.	+450		,645	sq. ft.		-29,8
Basement & Finished	٤,	Siab	Jul II		Slab		17,700		Crawl		1,50		Craw			
Rooms Below Grade		None			None				None				None			
Functional Utility	1	verag	e		Averag			-	verag				Averag			
Heating/Cooling		/Gas/A		CH8	A/Gas/A			CH&A/				****	&A/Ave			
Energy Efficient Items		Averag			Averag				verag			1	Averag	-		
Garage/Carport		G2A			G2A			1	G2A				G2A			
Porch/Patio/Deck	Porch	/Patio	Deck	Porc	h/Patio	Deck		Porch/	Patio	/Deck		Porc	h/Patio	/Deck		
Fireplace		FP-1			FP-1				FP-1				FP-1			
Other Amenities		Alarm			Alam	1		Su	n Roc	om	-5,000		None			+1,0
		Fence			None		+3,000	-	None	-	+3,000	- Daniel Control	Fence			
Net Adjustment (Total)					+ X		\$ -77,700	+	X.		\$ -72,050		+ X -		\$	-96,850
							W -77,700	-			~~~~	-			14	
Adjusted Sale Price					Adj: -39	1%		Net Adj	: -429	%		Net A	dj: -55	%		
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Case

Desc

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	The client is Phillip and Nekolia Burke. The purpose of this apprais							
	bankruptcy court purposes. The intended user of this report is Fe	deral	Bankruptcy Court a	ind is	not to be use	ed for any o	other pu	rposes.
	Scope of Work: Under scope of work, the appraiser researched a	all ava	ilable MLS data and	d revie	ewed public (	CRS record	s. The	appraiser
	informed the owner that a licensed professional contractor should			deter	mining the e	stimated co	ost of re	pairs that are
	currently needed on the subject property as referenced in this app	oraisa	report.					
	The subject property currently has evidence of a mold problem due	to wa	ter penetration in the	mas	ter hedroom	area and in	the upn	er level area
	Mold is considered to be a safety hazard to occupants and mold tre							
	the subject property and inhabitants. Further information concerning							
	appraisal report.							
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Ī	COST APPROACH TO V	the state of the s	the state of the second	mie M	ae.)	- Name of the Law and the Law and		
	Provide adequate information for the lender/client to replicate your cost figures a Support for the opinion of site value (summary of comparable land sales or other			luc)				
	Capport for the opinion of the value (summary or comparable land states of date	TROUN	AGS TOT COUNTRIES SHO YE	auc)		4		
ξ,	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW		ODINION OF SITE VA	HIE			-6	25.000
ξ	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & Swift Cost Handbook		OPINION OF SITE VA  Dwelling 2,0	48	Sq. Ft. @\$	78.50	=\$ =\$	160,768
9	Quality rating from cost service Average Effective date of cost data 20	11	511033113		Sq. Ft. @\$		=\$	
Ł	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Porch/Patio/Deck/KBIs/A	ppliano	es/FP/Alarm/JTu	b/Fence		27,000
5	Replacement cost source is from the National Building Cost Manu			00	Sq. Ft. @\$	33.75	=\$	13,500
3	Marshall & Swift Cost Services, and local building trends. The site estimated is based on the analysis of site sales. The physical	value	Total Estimate of Cost- Less Physical	F	unctional 39.5	External	=\$	201,268
	depreciation is computed by a modified age life method.		Depreciation 42,26		62,806	0	=\$ (	105,072
			Depreciated Cost of In				=\$	96,196
	Age/Life Method of Depreciation is 16/75 = 21.3%.		"As-is" Value of Site In	nprove	ments		=\$	10,000
	Estimated Remaining Economic Life (HUD and VA only) 59	Years	Indicated Value By Co	st App	roach		=\$	131,196
ц	INCOME APPROACH TO V	ALUE	(not required by Fa	nnie I	lae.)			24
Ę		N/A	=\$ N/A	- Ir	dicated Value b	y Income Ap	proach	
É	Summary of Income Approach (including support for market rent and GRM) N	/A						
	PROJECT INFORMA	TION	FOR PUDs (If applica	able)	Angelia de la companya de la company			
	Is the developer/builder in control of the Homeowner's Association (HOA)?	Yes				Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in co Legal Name of Project N/A	ontrol o	ir the HUA and the subje	ct prop	erry is an attac	nea awelling	ипп.	
2	Total number of phases Total number of units	Total	number of units sold					
2	Total number of units rented Total number of units for sale	Data	source(s)					
1	Was the project created by the conversion of existing building(s) into a PUD?	Yes	No If Yes, date of	of conv	ersion.			
5	Does the project contain any multi-dwelling units? Yes No Data sour Are the units, common elements, and recreation facilities complete? Yes		o If No, describe the sta	atus of	completion			
	The my unital continues, and redication radiities complete:	1.14	document in oto	- vi	o. i prodoti.			
3								
	Are the common elements leased to or by the Homeowner's Association?	Yes	No If Yes, describe	e the re	ental terms and	options.		

Describe common elements and recreational facilities.

File No. 02032015001 Case No. Burke

Borrower 186	30 Richmond Lane						
Property Addr	ess 1860 Richmond	Lane					
City	Chattanooga	County	Hamilton	State	TN	Zip Code	37421-2772
Lender/Client	Phillip C.	& Nekolia Burke	Address	1860 Richmond Lane,	Chattanooga	TN 37421	

FEATURE SUBJECT Address 1860 Richmond Lane			-		COMPA					RABLE S		5	C	OMPAR	ABLE S	ALE#	6
							Tail Lane				idge Lane						
Chattanooga, TN 3		37421-	2772				TN 37421	_		and the same of th	TN 37421						
Proximity to Subject					1.3	39 mile		-	2	2.46 mil							
Sale Price	\$	N/A	_	-		\$				\$	189,90	0	bearing.	Control of the	\$		
Sale Price/Gross Liv. Area		0.00	sq. ft.	\$	90.51		sq. ft.	\$	90.4		q. ft.		\$			sq. ft.	
Data Source(s)		ILS, CI					217908	-		S#11							
		nal Ins					operty Data	_			perty Data					1	
VALUE ADJUSTMENTS	DE	DESCRIPTION DESCRIPTION			+(-) \$ Adjustmen	t DE	SCRIPT	-	+(-) \$ Adjus	ment	DE	SCRIP	ION	+(-)\$	djustn		
Sale or Financing			-	Ott		_		-	Othe							-	
Concessions	er poses en s				one Kno			-	one Kn								
Date of Sale/Time		A			2/05/20		1		2/22/2			_					
ocation		Averag		-	Average Fee Simple			-	Averag				-			-	
Leasehold/Fee Simple		ee Sim						-	ee Sim	-	7	,500					-
Site		802 Sq.		_	35 Sq. I		-	22,0		Ft. +/-	-1	,500	-			+	
View		Averag			Averag			-	Averag				-			1	
Design (Style)		ding/Pr			1.5-Sto	-		-	1.5-Sto BV/Sid							-	
Quality of Construction	- 51	ding/Br	IICK	- 1	11	ng .		1	13	iiig						-	
Actual Age Condition	Con	t of Re	naira		-	10	-63,000	1	Averag	no.	62	,000					
Above Grade		Bdrms.		Total	Averag Bdrms.			-	Bdrms.		-03	,000		Bdrms.	Baths		
Room Count	6	3	2/1	10tal	Bunns.	3/0	-2.50		3	2/0	20	,500		Lulii S.	Dans		
	-	.048		_	.044	sq. ft		-	2.100	sq. ft.		,600		1	sq. fl		
Gross Living Area Basement & Finished	- 2	Slab	sq. ft.		Slab		+20	4	Craw		-2	,000	-		5Q. II		
SOCOTION OF I IIIONOG					None				None								
Rooms Below Grade		None						-	Averag			-					
Functional Utility Heating/Cooling		Averag		CLIE	Averag A/Gas/A			CHI		ge Average		****			-		
Energy Efficient Items		VGas/A Averag			Average Average		1	Una	Averag							-	
Garage/Carport		G2A		-	G2A				G2A								
Porch/Patio/Deck	Pom	h/Patio	/Deck	Por	h/Patio			Pon		o/Deck							
Fireplace	1 010	FP-1		1 010	FP-1	-	1	1 01	FP-1			-					
Other Amenities		Alam		-	Alam			1	Alam					-			
					a section												
2.0.7					Fence	2			None	9	+3	3,000		-			
		Fence			Fence + X		\$ -65,300		None		+3	3,000		+		\$	0
Net Adjustment (Total)				Net A	+ X	-	\$ -65,300	Net /	None + X	-	1					\$	0
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Net Adjustment (Total) Adjusted Sale Price					+ X	%	\$ -65,300 \$ 119,700		None + X Adj: -36	-	\$ -67,60	00	Net A	Adj: 0%			
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

"Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title
  to it, except for information that he or she became aware of during the research involved in performing this appraisal. The
  appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements.The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Fannie Mae Form 1004 March 2005

File No. 02032015001

# Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15 15:22:28 [APPRAISER'S CERTIFICATION: The Exhibitertife Page 9 of:32

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

# Case 1:15-bk-10724-NWWuniDec 80:20ntFilledp05/27/15port Entered 05/27/15 15:22:28 Description Page 10 of 32

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report compiles with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Ciamahaa	Jaseph M. Roming III	Signature
Signature	Joseph M. Ramirez, III	SignatureName
	Joseph M. Ramirez, III & Associates	Company Name
	P.O. Box 22264	Company Address
Company Address	Chattanooga, TN 37422-2264	Company Address
Telephone Number	423-704-6017	Telephone Number
Email Address	jmr3appraiser@aol.com	Email Address
	Report 02/03/2015	Date of Signature
Effective Date of Apprai		State Certification #
		or State License #
	CR-00001848	State
	State #	Expiration Date of Certification or License
State TN		
Expiration Date of Certif	fication or License 06/01/2015	
		SUBJECT PROPERTY
ADDRESS OF PROPE	RTY APPRAISED	
	1860 Richmond Lane	Did not inspect subject property
Cha	ttanooga, TN 37421-2772	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE O	F SUBJECT PROPERTY \$ 108,000	Did inspect interior and exterior of subject property
LENDER/CLIENT		Date of Inspection
Name		
Company Name	Phillip C. & Nekolia Burke	COMPARABLE SALES
Company Address	1860 Richmond Lane	Did not inspect exterior of comparable sales from street
	Chattanooga, TN 37421	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection

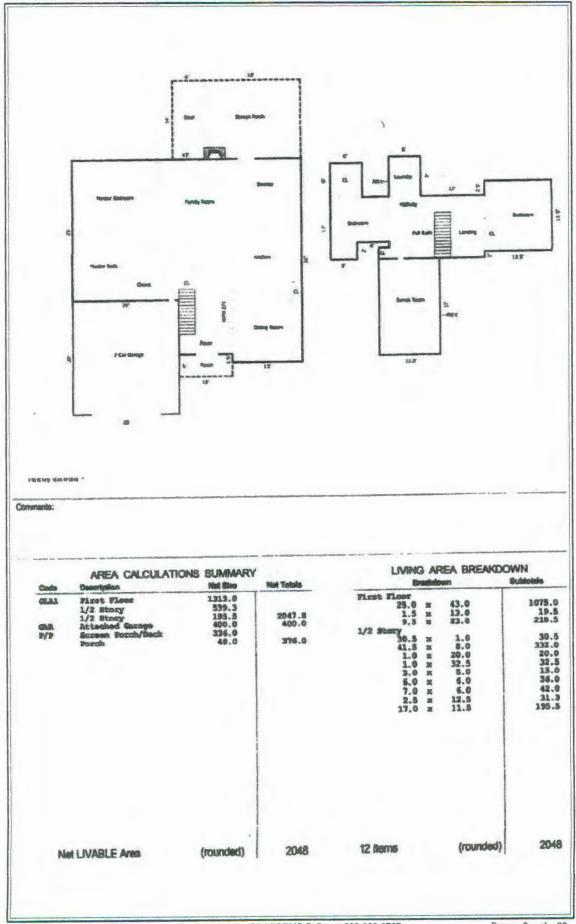
SKETCH ADDENDUM File No. UZUJZU 1500 I

Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15 15:22:28 Desc

Borrower 1860 Richmond Lane Exhibit Page 11 of 32

Property Address 1860 Richmond Lane
City Chattanooga County Hamilton State TN Zip Code 37421-2772

Lender/Client Phillip C. & Nekolia Burke Address 1860 Richmond Lane, Chattanooga, TN 37421



# Case 1:15-bk-10724-NWW DOOS 0-2T FHEOT 05/27/15 NOTE THE TENDED TO 105/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 12 of 32 Client File #: Burke
Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



#### FRONT OF SUBJECT PROPERTY

1860 Richmond Lane Chattanooga, TN 37421-2772



REAR OF SUBJECT PROPERTY



STREET SCENE

Client Phillip C. & Nekolia Burke Exhibit Page 13 of 32 Client File : Burke
Subject Property: 1860 Richmond Lane Appraisal File : 02032015001



Exterior Roof Area Water damage, shingles missing.



Exterior Roof Area
Water damage, missing shingles.



Exterior Eave Area Water damage.

## Case 1:15-bk-10724-NWW Doct Filed 09/27/05 NEMbered 05/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 14 of 32 Client File #: Burke

Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



Exterior Eave Area
Rotten wood from water damage.



Left-Side Exterior Side Area



Rear Yard Area / Utility Shed

#### Case 1:15-bk-10724-NWW DOUBLE T FINATOS/27/15NDEHIVERED 05/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 15 of 32 Client File #: Burke
Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



Screen Porch Area Screens are damaged.



Rear Exterior Eave Area Water damage.



Exterior Roof Area
Missing shingles/water penetration.

### Case 1:15-bk-10724-NWW D666052TF160 05/27125NEHtered 05/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 16 of 32 Client File #: Burke
Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



Kitchen Area



Bedroom Area



Master Bedroom Ceiling Area
Mold penetrating ceiling/water damage.

#### Case 1:15-bk-10724-NWW D6680ECTF160 05/27/15 15:22:28 Desc

Client Phillip C. & Nekolia Burke Exhibit Page 17 of 32 Client File # Burke
Subject Property: 1860 Richmond Lane Appraisal File # 02032015001



Master Bath Area



Garage Area



Stairway Area

#### Case 1:15-bk-10724-NWW **SolB30-2T PHOT05/27/15N DEMI**ered 05/27/15 15:22:28 Desc

Ctiont: Phillip C. & Nekolia Burke Exhibit Page 18 of 32 Ctiont File Burke
Subject Property: 1860 Richmond Lane Appraisal File 202032015001



Bedroom Area



Bedroom Area



Bonus Room Area

Case 1:15-bk-10724-NWW DOORDET FHEOTICS/27/15NDEINDETINETED 05/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 19 of 32 Client File #: Burke

Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



Laundry Area

# Case 1:15-bk-10724-NWW Doc 30-20 Filed 05/27/15 Entered 05/27/15 15:22:28 Desc

Client: Phillip C. & Nekolia Burke Exhibit Page 20 of 32 Client File #: Burke
Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



#### COMPARABLE SALE # 1 1830 Richmond Lane Chattanooga, TN 37421



COMPARABLE SALE # 2 2623 Churchill Downs Circle Chattanooga, TN 37421



COMPARABLE SALE # 8949 Fuller Road Chattanooga, TN 37421

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Client: Phillip C. & Nekolia Burke Exhibit Page 21 of 32 Client File #: Burke

Subject Property: 1860 Richmond Lane Appraisal File #: 02032015001



COMPARABLE SALE # 4
2244 Red Tail Lane
Chattanooga, TN 37421



COMPARABLE SALE # 5 8726 Gable Ridge Lane Chattanooga, TN 37421

COMPARABLE SALE # 6



#### Schmitt Construction, LLC

schmittcompany@lsol.com

Client: Philip and Nekolia Burke

Property: 1860 Richmond Lane

Chattanooga, TN 37421

Operator Info:

Schmitt Construction, LLC

Operator: TN License 27970

Estimator:

Repairs/Restoration

Type of Estimate: Date Entered: 1/12/2015

Date Assigned:

Date Est. Completed: 45-60 day

Date Job Completed:

Price List: CABA5B\_JAN15

Restoration/Service/Repair

1-12-15 Estimate:

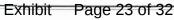
File Number: Burke 1860

Schmitt Construction appreciates the opportunity to provide you with the scope of work and cost estimate for your project. This report is based on our consultants visual inspection of December, 11 2014 and is provided for informational purposes and is not a contract to perform repairs to this property. By definition an estimate is a statement of the approximate cost of work to be done. Every effort is made to make the costs and scope of work as accurate as possible. The property owner will ultimately be responsible for entering into an agreement with a contractor of their choice and for ensuring that the repairs are done to their satisfaction. This report does not guarantee that further latent damages maybe discovered during the course of construction. The following qualifications and exclusions would apply. Qualifications:

- 1- All work is assumed to be performed during normal business hours.
- 2- Contractor shall be allowed to use the building power and water during construction.
- 3- The quality of all new building materials shall be equal to the quality of existing materials.
- 4- All fnishes matching existing as dose as possible.
- 5- Current prevaiting wages do not apply for this project.

#### **Exclusions:**

- 1- Structural repairs or code upgrades. 2- Architect and Engineering fees.
- 3- Concrete repairs.
- 4- Permit fees.
- 5- Hazardous materials testing and/or handling of any kind.





#### Schmitt Construction, LLC

schmittcompany a sol com

DESCRIPTION	Qnty	Rate	Amount
1860 Richmond: Roofing Remove & Replace			
Remove Laminated-comp-shingle-rfg-w/felt	46.53 SQ	\$50.00	\$2,326.50
GAF Timberline HD Lifetime Arch. shingle rfg-w/felt Roof will require 15% waste factor	53.67 SQ	\$150.22	\$8,062.31
Ridge cap-High profile-Arch. Shingle	31166 LF	\$4.55	\$1,418.05
R & R flashing 14" wide	133.20 LF	\$2.69	\$358.31
R &R Continuous ridge vent-shingle over style	155.59 LF	\$6.28	\$977.11
Drip Edge	450.00 LF	\$1.30	\$585.00
Roof Vents metal color weathered wood	10 EA	\$42.07	\$420.70
Remove Additional charge for steep roof 10/12-12/12 slope	46.53 SQ	\$15.40	\$716.56
Additional charge for steep roof- 10/12-12/12 slope	46.53 SQ	\$30.46	\$1,417.30
Remove Additional charge for high roof (2 stories or greater)	33.25 SQ	\$3.71	\$123.36
Additional charge for high roof (2 stories or greater)	33.25 SQ	\$8.56	\$284.62
R & R Flashing -pipe jack	2.00 EA	\$25.14	\$50.28
Fall protection harness & lanyard-per day 5 harness for 3 days	15 DA	\$6.00	\$90.00
Removal all debris, nall sweep, clean work site, disposal fee			\$375.00
Dwelling Totals:	1		\$17,205.10
Line item Total			\$17,205.10
Material Sales Tax	9.25%	\$7,701.90	\$712.42
Total			\$17,917.52

GAF Timberline HD Lifetime Architectural roofing shingles-Weathered Wood color. GAF Systems Plus Warranty (50 yr. Mfg. Material, 25 yr. Mfg. Defects, 10 yr. Workmanship)

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DESCRIPTION	
1860 Richmond: Exterior Repairs	
Remove and replace deteriorated rafters adjacent to foyer on exterior 2 <sup>nd</sup> story wall and valley located above upstairs hallway and bonus room	\$1,418.05
Remove and replace deteriorated EFIS "STO" on foyer exterior 2 <sup>nd</sup> story wall above upstairs bath and bonus room.	\$2,326.50
Remove and replace deteriorated OSB plywood installed behind EFIS "STO" exterior	\$700.00
Remove and replace deteriorated soffits at front and sides of home	\$1,200.05
Remove and replace deteriorated fascia boards at front and sides of home	\$628.31
Remove and replace deteriorated Masonite siding at rear of home adjacent M. Bedroom	\$570.00
Gutters removed and replaced at soffit repair areas as required	\$580.00
All areas replaced to have 1 primer coat and 2 finish coats Ben Moore exterior acrylic paint	\$1,970.00
Dwelling Totals:	\$9,392.91
Line Item Total	\$9,392.91
Material Sales Tax	included
Total	\$9,392.91



DESCRIPTION	
DWELLING: Second Floor Repairs	
Remove and replace deteriorated ceiling joists above bath, hallway and bonus area.	\$800.00
Remove and replace wet or damaged insulation	\$450.00
Remove and replace damaged sheetrock at walls and cellings in hallway, bath, bedroom #2 and bonus area. Sheetrock replaced with water resistant type	\$6,345.00
Remove and replace deteriorated or warped wall framing in hallway, bath, bedroom #2 and bonus area.	\$795.00
Remove and replace deteriorated subflooring material in hallway, bath, bedroom #2 and bonus area.	\$730.00
Remove and replace deteriorated baseboards, door trim, and crown moldings in hallway, bath, bedroom #2 and bonus area.	\$1,470.00
Remove and reinstall vanity light fixture, light fixtures in bathroom, hallway and bedroom.	\$260.00
Remove and reinstall existing vanity in bathroom	\$410.00
Remove and reinstall vanity faucet in bathroom	\$150.00
Remove and reinstall vanity mirror in bathroom	\$30.00
All work areas sealed off from finished areas of the home	\$300.00
Negative air fans to be used during all remediation work	\$270.00
Dehumidifiers used to expedite drying after sheetrock removed to completely dry all areas	\$150.00
All affected areas to be treated with Borate (colorless, odorless non-corrosive, non-toxic), supplemented with a mold control agent to kill molds, bacteria, and wood decay fungi.	\$1,200.00
Bathroom exhaust vent replaced with Broan #1791LED 200 CFM exhausted to outside of home using 4 inch solid vent pipe	\$350.00
All areas repaired or replaced will have 1 primer coat and 2 finish coats Ben Moore interior flat or satin finish.	\$2,870.00
Remove and replace damaged carpet and padding in hallway, bedroom #2 and bonus area.	\$2,250.00
Dwelling Totals:	\$18,830.00
Line Item Total	\$18,830.00
Material Sales Tax	Included
Total	\$18,830.00



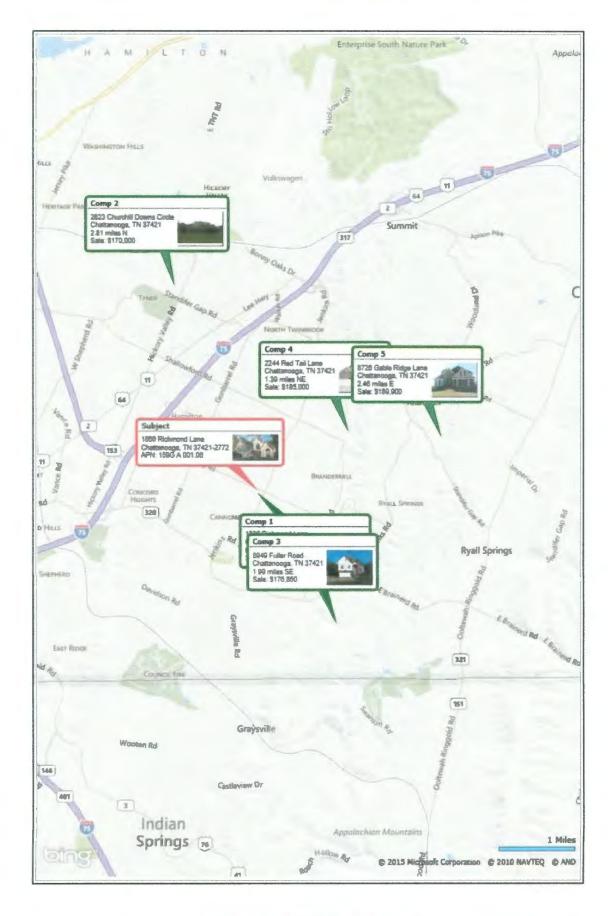
DESCRIPTION	
1860 Richmond: First Floor Interior Repairs	
Remove and replace deteriorated ceiling joists above master bedroom, master bath, master closet and hallway.	\$600.00
Remove and replace wet or damaged insulation in master bedroom, master bath, master closet and hallway.	\$550.00
Remove and replace damaged sheetrock on walls and ceilings in master bedroom, master bath, master closet and hallway.	\$4,620.00
Remove and replace deteriorate wood beams on master bedroom ceiling	\$875.00
Remove and replace deteriorated baseboards, door trim, and crown moldings in master bedroom, master bath, master closet and hallway.	\$1230.00
Remove and reinstall existing vanities and vanity mirrors in master bathroom.	\$410.00
Plumber's material and labor to remove and reinstall vanity faucets in bathroom.	\$325.00
Electrician material and labor to remove and reinstall vanity light fixtures, master bedroom light and fan .	\$250.00
Electrician material and labor to remove and reinstall master closet light fixtures	\$75.00
All work areas sealed off from finished areas of the home	\$400.00
Negative air fans to be used during all remediation work	\$220.00
Dehumidifiers used to expedite drying after sheetrock removed to completely dry all areas	\$125.00
All affected areas to be treated with Borate (colorless, odorless non-corrosive and non-toxic) Supplemented with a mold control agent to kill molds, bacteria, and wood decay fungi.	\$1,200.00
Bathroom exhaust vent replaced with Broan #1791LED 200 CFM exhausted to outside of home using 4 inch solid vent pipe	\$275.00
All areas repaired or replaced will have 1 primer coat and 2 finish coats Ben Moore interior flat or satin finish.	\$3,530.00
Remove and replace damaged carpet and padding in master bedroom and master closet	\$1,860.00
Install Rosette and re-install handrail at stairway	\$125
Dwelling Totals:	\$16,670.00
Line Item Total	\$16,670.00
Material Sales Tax	Included
Total	\$16,670.00

Address 1860 Richmond Lane, Chattanooga, TN 37421

Borrower 1860 Richmond Lane Exhibit Page 27 of 32

Property Address 1880 Richmond Lane
City Chattanooga County Hamilton State TN Zip Code

Lender/Client Phillip C. & Nekolia Burke

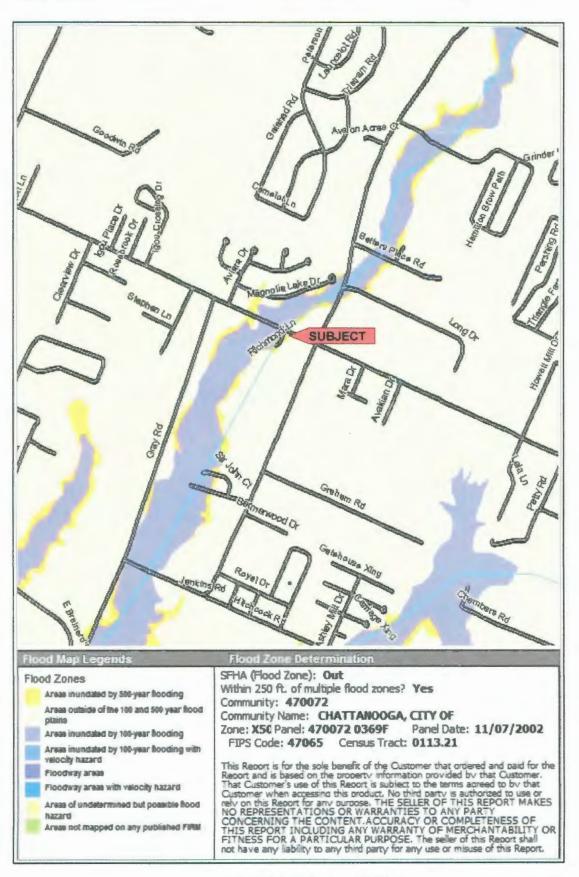


37421-2772

PLAT MAP

Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15/25:22:28 Exhibit Page 28 of 32 16 50 15 1 59 AC **UBDIVISION** 12 3 65 14 SUBJECT 1.39 ACc

Borrower 1860 Richmond L	ane					
Property Address 1860 Ric	chmond Lane					
City Chattanooga	County	Hamilton	State	TN	Zip Code	37421-2772
Lender/Client Phillip C. & Ne	kolia Burke	Address	1860 Richmond	Lane, Chattan	ooga, TN 374	21



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Borrower	1880 Richmond Lane
	ddress 1860 Richmond Lane
City Chat Lender P	tanooga County Hamilton State TN Zip Code 37421-2772 Thillip C. & Nekolia Burke Address 1860 Richmond Lane, Chattanooga, TN 37421
ADD	ARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS
AFF	* APPARENT is defined as that which is visible, obvious, evident or manifest to the appraiser.
	This universal Environmental Addendum is for use with any real estate appraisal. Only the
This s	statements which have been checked by the appraiser apply to the property being appraised.  ddendum reports the results of the appraiser's routine inspection of and inquiries about the subject property and
substa and th have a enviro	rounding area. It also states what assumptions were made about the existence (or nonexistence) of any hazardous inces and/or detrimental environmental conditions. THE APPRAISER IS NOT AN ENVIRONMENTAL INSPECTOR erefor might be unaware of existing hazardous substances and/or detrimental environmental conditions which may a negative effect on the safety and value of the property. It is possible that tests and inspections made by a qualified existence of hazardous materials and/or detrimental environmental conditions around the property that would negatively affect its safety and value.  **DRINKING WATER**
X	Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only
X	way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.  Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate pure water.  Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or
	appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points.
X	The value estimated in this appraisal is based on the assumption that there is an adequate supply of safe, lead-free Drinking Water.
Commen	ts
	SANITARY WASTE DISPOSAL
X	Sanitary Waste is removed from the property by a municipal sewer system.  Sanitary Waste is disposed of by a septic system or other sanitary on-site waste disposal system. The only way to determine the disposal system is adequate and in good working condition is to have it inspected by a
X	qualified inspector.  The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a
Commen	municipal sewer or an adequate properly permitted alternate treatment system in good condition.  ts
	SOIL CONTAMINANTS
X	There are no apparent signs of Soil Contaminants on or near the the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.  The value estimated in this appraisal is based on the assumption that the subject property is free of Soil Contaminants.
Commen	
	ASBESTOS  All or part of the improvements were constructed before 1979 when Asbestos was a common building material.
X	The only way to be certain that the property is free of friable and non-friable Asbestos is to have it inspected and tested by a qualified asbestos inspector.  The improvements were constructed after 1979. No apparent friable Asbestos was observed (except as
	reported in Comments below).
X	The value estimated in this appraisal is based on the assumption that there in no uncontained friable Asbestos or other hazardous Asbestos material on the property.
Commen	ts
	PCBs (POLYCHLORINATED BIPHENYLS)
X	There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as reported in Comments below).  There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contamination
X	from PCBs anywhere on the property (except as reported in Comments below).  The value estimated in this appraisal is based on the assumption that there are no uncontained PCBs on or
Commen	nearby the property.  ts
	RADON
X	The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except
X	as reported in Comments below).  The appraiser is not aware of any indication that the local water supplies have been found to have elevated
	levels of Radon or Radium.
X	The appraiser is not aware of any nearby properties (except as reported in Comments below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing.  The value estimated in this appraisal is based on the assumption that the Radon level is at or below EPA
Commen	recommended levels ts

File No. 02032015001

Desc

manufacturing plants) located on adjacent properties (except as reported in Comments below).  There are apparent signs of USTs existing now or in the past on the subject property, it is recommended that at inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition an proper registration if they are active, and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices.  X. The value estimated in this appraisal is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly drained, filled and sealed.  Comments  **NEARSY HAZARDOUS WASTE SITES**  X. There are no apparent Hazardous Waste Sites on the subject property or nearby the subject property (except a reported in Comments below). Hazardous Waste Sites on or in the area of the subject property.  X. The value estimated in this appraisal is based on the assumption there there are no Hazardous Waste Sites on nearby the subject property that negatively affect the value or safety of the property.  Comments  **UREA FORMALDEHYDE (UFFI INSULATION**  All or part of the improvements were constructed before 1982 when UREA formaldehyde is to have it inspected by a qualified UREA formaldehyde inspector.  X. The improvements were constructed after 1982. No apparent UREA formaldehyde materials were observed (except as reported in Comments below).  X. The value estimated in this appraisal is based on the assumption there there is no significant UFFI insulation or other UREA formaldehyde material on the property.  Comments  **LEAD PAINT**  All or part of of the improvements were constructed before 1980 when Lead Paint was a common building material. The only way to be certain that the property is free of surface or subsurface Lead Paint is to have it inspected by a qualified inspector.  X. The value estimated in this appraisal is based on the assumption that the	X There a	now historical use of the property that would likely have had USTs.  The no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical
inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition an proper registration if they are active, and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices.  It has value estimated in this appressal is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly or chained, filled and sealed.  Comments    NEARBY HAZARDOUS WASTE SITES		
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are not correct, the estimate value in this appraisal may not be valid.

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Case 1:15-bk-10724-NWW Doc 30-2 Filed 05/27/15 Entered 05/27/15<sup>2</sup>15.22.28 Desc Exhibit Page 32 of 32 1576557 State of Tennessee 24046 TENNESSEE REAL ESTATE APPRAISER COMMISSION CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER JOSEPH M RAMIREZ 111 This is to certify that all requirements of the State of Fennessee ID NUMBER: 00001848 LIC STATUS: ACTIVE EXPIRATION DATE: 06/05/2015 DEPARTMENT OF COMMERCE AND INSURANCE